

WHAT IS CLAIMED IS:

1. A method for providing financial products, the financial products including a base product and at least one associated product, the method comprising:
 - receiving a request from a customer concerning the base product;
 - gathering customer information in response to the request from the customer, the customer information including a customer's preferences regarding the base product;
 - determining, based on the customer information, whether predetermined solicitation criteria is satisfied for offering at least one associated product;
 - presenting, if the predetermined solicitation criteria is satisfied, an offer to the customer for the associated product; and
 - processing, if the offer is accepted by the customer, an application for the base product and the associated product.
2. The method of claim 1 wherein gathering includes presenting a set of questions to the customer to gather the customer information.
3. The method of claim 1 wherein the customer information further includes credit information of the customer, and wherein gathering includes accessing a credit bureau to locate the credit information of the customer.
4. The method of claim 1 wherein presenting includes presenting an offer for the base product and the associated product at current market rates.

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5. The method of claim 1 wherein presenting includes presenting an offer for the base product and the associated product at increased interest rates.

6. The method of claim 1 wherein presenting includes presenting an offer for the base product and the associated product at decreased interest rates.

7. The method of claim 1 further comprising:
linking the base product and the associated product such that the base product acts as a security for the associated product.

8. The method of claim 7 wherein the base product is a CD account and the associated product is a secure credit card account.

9. The method of claim 1 wherein presenting includes presenting a set of offers for the base product and the associated product to the customer, wherein each offer includes a unique combination of rates for the base product and the associated product.

10. The method of claim 9 further comprising:
processing an application for the base product if the customer rejects the offers for both the base product and the associated product.

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11. The method of claim 9 further comprising processing, if one of the offers is selected by the customer, an application for the base product and the associated product corresponding to the selected offer.

12. The method of claim 9 further comprising generating the set of offers for the base product and the associated product based on the customer's preferences concerning the base product.

13. The method of claim 12 wherein the base product is a CD account and the associated account is a credit card account, and further wherein the customer's preferences include a CD deposit amount and a term of deposit.

14. The method of claim 1 further comprising processing an application for the base product if the customer rejects the offer for the associated product.

15. The method of claim 9 further comprising processing, if one of the offers is selected by the customer, an application for the base product and the associated product in accordance with the offer presented to the customer.

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16. The method of claim 1 wherein the base product is a CD account and the associated account is a credit card account, and further wherein the customer's preferences include a CD deposit amount and a term of deposit.

17. A system for providing financial products, the financial products including a CD account and a credit card account, the system comprising:

means for receiving a request from a customer concerning the CD account;

means for gathering customer information;

means for generating, in response to the request from the customer, at least one offer for the CD account and the credit card account, the offer including interest rates for the CD account and the credit card account that are adjusted based on the customer information;

means for presenting, to the customer, the offer for the CD account and the credit card account; and

means for processing an application for the CD account and the credit card account if the offer is accepted by the customer.

18. The system of claim 17 wherein the gathering means includes means for presenting a set of questions to the customer to gather the customer information.

19. The system of claim 17 wherein the customer information includes credit information for the customer, and wherein the gathering means includes means for accessing a credit bureau to locate the credit information for the customer.

20. The system of claim 17 further comprising
means for linking the CD account and the credit card account such that the credit
card account acts as a security for the CD product.

21. The system of claim 17 wherein the presenting means includes means for
presenting a set of offers for the CD account and the credit card account to the
customer, wherein each offer includes a unique combination of rates for the CD account
and the credit card account.

22. The system of claim 21 further comprising
means for processing an application for the CD account if the customer rejects
the offers for the CD account and the credit card account.

23. The system of claim 21 further comprising
means for processing, if one of the offers is selected by the customer, an
application for the CD account and the credit card account in accordance with the offer
selected by the customer.

24. The system of claim 17 wherein the customer information includes a
customer's preferences regarding the CD account, and wherein the generating means
comprises

means for generating the set of offers for the CD account and the credit card
account based on the customer's preferences concerning the CD account.

25. The system of claim 24 wherein the customer's preferences include a CD deposit amount and a term of deposit.

26. A method for providing financial products, the financial products including a CD account and a credit card account, the method comprising:

receiving a request from a customer concerning the CD account;

determining, in response to the request from the customer, a customer's preferences regarding the CD account;

generating, based on the customer's preferences regarding the CD account, a set of offers for the CD account and the credit card account, each offer including a unique combination of terms for the CD account and the credit card account;

presenting the set of offers to the customer; and

processing an application for the CD account and the credit card account in accordance with the offer selected by the customer.

27. The method of claim 26 wherein the terms include interest rates applicable to the CD account and the credit card account, and wherein presenting includes presenting an offer for the CD account and the credit card account at current market rates.

28. The method of claim 26 wherein the terms include interest rates applicable to the CD account and the credit card account, and wherein presenting includes

presenting an offer for the CD account and the credit card account at interest rates increased from current market rates.

29. The method of claim 26 wherein the terms include interest rates applicable to the CD account and the credit card account, and wherein presenting includes presenting an offer for the CD account and the credit card account at interest rates decreased from current market rates.

30. The method of claim 26 further comprising linking the CD account and the credit card account such that the CD account acts as a security for the credit card account.

31. The method of claim 26 wherein generating includes consulting a source table for the CD account and the credit card account to determine the terms for the CD account and the credit card account of each offer.

32. The method of claim 26 further comprising processing an application for the CD account if the customer rejects the offers for both the CD account and the credit card account.

33. The method of claim 26 wherein the customer's preferences include a CD deposit amount and a term of deposit.

34. A system for providing financial accounts, the financial products including a base product and at least one associated product, the system comprising:

means for receiving a request from a customer concerning the base product;

means for gathering customer information, the customer information including credit information for a customer and a customer's preferences concerning the base product; and

an offer determination module that generates, in response to the request from the customer, at least one offer for the base product and an associated product, the offer including rates for the base product and the associated product that are determined based on the gathered customer information.

35. The system of claim 34 further comprising

means for presenting, to the customer, the at least one offer for the base product and the associated product; and

means for processing an application for the base product and the associated product if the offer is accepted by the customer.

36. The system of claim 34 further comprising

a source table for the base product, the source table for the base product being segmented into different term ranges, each term range segment of the source table corresponding to a set of different rates for the base product.

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37. The system of claim 34 further comprising
a source table for the associated product, the source table for the associated product being segmented into different credit score ranges, each credit score segment of the source table corresponding to a set of different rates for the associated product.

38. The system of claim 34 wherein the offer determination module includes means for consulting a source table to determine the rates for the base product and associated product based on the customer information.

39. The system of claim 34 wherein the gathering means includes means for presenting a set of questions to the customer to gather the customer information.

40. The system of claim 34 wherein the gathering means includes means for accessing a credit bureau to locate the credit information for the customer.

41. The system of claim 34 further comprising
means for linking the base product and the associated product such that the associated product acts as a security for the base product.

42. The system of claim 34 further comprising
means for linking the base product and the associated product such that the funds can be transferred between the base product and the associated product.

43. The system of claim 34 wherein the base product is a CD account and the associated product is a credit card account, and further wherein the offer determination module generates a set of offers for the CD account and the credit card account, wherein each offer includes a unique combination of rates for the CD account and the credit card account.

44. The system of claim 43 further comprising
means for presenting, to the customer, the set of offers for the CD account and the credit card account.

45. The system of claim 44 further comprising
means for processing an application for the CD account if the customer rejects the offers for the CD account and the credit card account.

46. The system of claim 44 further comprising
means for processing, if one of the offers is selected by the customer, an application for the CD account and the credit card account in accordance with the offer selected by the customer.

47. The system of claim 43 wherein the customer's preferences include a CD deposit amount and a term of deposit.

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48. A method for providing financial accounts, the financial products including a CD account and a credit card account, the method including:

gathering information related to a customer, the customer information including credit information for a customer and a customer's preferences concerning the CD account;

generating, using an offer determination module, at least one offer for the CD account and credit card account, each offer including rates for the CD account and the credit card account that are determined based on the gathered customer information;

presenting each offer to the customer for selection; and

processing, if the offer is selected by the customer, an application for the CD account and the credit card account corresponding to the selected offer.

49. The method of claim 48 further comprising

providing a source table for the CD account, the source table being segmented into different term ranges, each segment of the source table being linked to a set of different rates for the CD account.

50. The method of claim 48 further comprising

providing a source table for the credit card account, the source table being segmented into different credit score ranges, each segment of the source table being linked to a set of different rates for the credit card account.

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51. The method of claim 48 wherein generating includes consulting a source table to determine, for each offer, a set of rates for the CD account and the credit card account based on the customer information.

52. The method of claim 48 wherein gathering includes presenting a set of questions to the customer to gather the customer information.

53. The method of claim 48 wherein gathering includes accessing a credit bureau to locate the credit information for the customer.

54. The method of claim 48 further comprising linking the CD account and the credit card account such that the CD account acts as a security for the credit card account.

55. The method of claim 48 further comprising linking the CD account and the credit card account such that funds can be transferred between the CD account and the credit card account.

56. The method of claim 48 wherein generating includes generating, using the offer determination module, a set of offers for the CD account and the credit card account, wherein each offer includes a unique combination of rates for the CD account and the credit card account.

57. The method of claim 56 further comprising
presenting, to the customer, the set of offers for the CD account and the credit
card account.

58. The method of claim 57 further comprising
processing an application for the CD account only if the customer rejects the
offers for both the CD account and the credit card account.

59. The method of claim 57 further comprising
processing, if one of the offers is selected by the customer, an application for the
CD account and the credit card account in accordance with the offer selected by the
customer.

60. The method of claim 48 wherein the customer's preferences include a CD
deposit amount and a term of deposit.

61. A method for providing financial accounts, the financial products including
a first financial account and a second financial account, the method including:

gathering information related to a customer, the customer information including
credit information for a customer and a customer's preferences concerning the first
financial account;

generating at least one offer for the first financial account combined with the
second financial account, each offer including terms for the first financial account and

the second financial account that are determined based on the gathered customer information;

presenting each offer to the customer for selection; and

processing, if the offer is selected by the customer, an application for the first financial account and the second financial account corresponding to the selected offer.

62. The method of claim 61 wherein the first financial account is a financial account for investing.

63. The method of claim 62 wherein the first financial account is a savings account, a money market account, a CD account, or a bond.

64. The method of claim 62 wherein the second financial account is a financial account for conducting transactions.

65. The method of claim 64 wherein the second financial account is a checking account, a debit card account, a credit card account, a mortgage or a loan.

66. The method of claim 61 wherein the first financial account is a financial account for conducting transactions.

67. The method of claim 66 wherein the first financial account is a checking account, a debit card account, a credit card account, a mortgage or a loan.

68. The method of claim 66 wherein the second financial account is a financial account for investing.

69. The method of claim 68 wherein the second financial account is a savings account, a money market account, a CD account, or a bond.

70. The method of claim 61 further comprising linking the financial accounts such that the first financial account as a security for the second financial account.